

Please find below and/or attached an Office communication concerning this application or proceeding.

To Whom It Ray Concern,

Jan enclosing your communication to ascess the changes that have been made to the pate t application. Your requested changes have been highlighted in your "Detailed Action" description. The appropriate corrections have been made and a new copy has been in cluded.

Thanh you,

for field

Reno Fiedler

TIPE		
Control of the contro	Application No.	Applicant(s)
er 2 1 2004 g	10/848,862	FIEDLER ET AL.
Ones Action Summary	Examiner	Art Unit
THE PARTY WAY OF THE SAME	Daniel St.Cyr	2876
The MAILING DATE of this communication a Period for Reply	ppears on the cover sheet w	ith the correspondence address
A SHORTENED STATUTORY PERIOD FOR REF THE MAILING DATE OF THIS COMMUNICATION - Extensions of time may be available under the provisions of 37 CFR after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a re - If NO period for reply is specified above, the maximum statutory period - Failure to reply within the set or extended period for reply will, by stat Any reply received by the Office later than three months after the mail earned patent term adjustment. See 37 CFR 1.704(b).	N. 1.136(a). In no event, however, may a reply within the statutory minimum of third will apply and will expire SIX (6) MON tries cause the application to become As	eply be timely filed by (30) days will be considered timely. THS from the mailing date of this communication.
Status		
1) Responsive to communication(s) filed on 20	May 2004.	
2a) ☐ This action is FINAL . 2b) ☐ The	nis action is non-final.	
3) Since this application is in condition for allow		
closed in accordance with the practice unde	r Ex parte Quayle, 1935 C.D	. 11, 453 O.G. 213.
Disposition of Claims		
4)⊠ Claim(s) <u>1-11</u> is/are pending in the application		
4a) Of the above claim(s) is/are withdo	rawn from consideration.	
5) Claim(s) is/are allowed.	•	•
6) Claim(s) is/are rejected.		
7)⊠ Claim(s) <u>1-11</u> is/are objected to.		
8) Claim(s) are subject to restriction and	/or election requirement.	•
Application Papers		
9)☐ The specification is objected to by the Exami	ner.	
10)☐ The drawing(s) filed on is/are: a)☐ ad	ccepted or b) objected to	by the Examiner.
Applicant may not request that any objection to the		
Replacement drawing sheet(s) including the corre	ection is required if the drawing	(s) is objected to. See 37 CFR 1.121(d).
11)☐ The oath or declaration is objected to by the	Examiner. Note the attached	Office Action or form PTO-152.
Priority under 35 U.S.C. § 119		
12) Acknowledgment is made of a claim for foreign a) All b) Some * c) None of: 1. Certified copies of the priority docume 2. Certified copies of the priority docume 3. Copies of the certified copies of the priority docume application from the International Bure * See the attached detailed Office action for a list	nts have been received. nts have been received in A iority documents have been au (PCT Rule 17.2(a)).	pplication No received in this National Stage
Attachment(s)		
Notice of References Cited (PTO-892)	4) Interview 9	ummary (PTO-413)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date
B) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/06 Paper No(s)/Mail Date	8) 5) Notice of Ir 6) Other:	formal Patent Application (PTO-152)



Application/Control Number: 10/848,862

Art Unit: 2876

DETAILED ACTION

1. This application is in condition for allowance except for the following formal matters:

Claim Objections

Claims 1 and 11 are objected to because of the following informalities:
Claim 1 lines 12-17, "a" before "map" should be changed to --the--, line 18,
"Above maps" should be changed to --the map is--, and line 20 should be deleted.
Claim 11, line 4, "as summarized in claims 1- through 4" should be deleted
Appropriate correction is required.

Allowable Subject Matter

- 3. Claims 1-11 would be allowable if rewritten or amended to overcome the objection in claims 1 and 11 set forth in this Office action.
- 4. The following is a statement of reasons for the indication of allowable subject matter: Although the prior art of record and prior known in the art provides geographical information in a bill statement, merchant information, etc., the prior art fails to disclose or fairly suggest providing a map for representing the geographical information, wherein the information is summarized by reference points indicating transaction amount, local area transactions, weekday transactions, etc. These limitations in conjunction with other limitations in the claims were not shown or known by the prior art.

Prosecution on the merits is closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213.

A shortened statutory period for reply to this action is set to expire TWO MONTHS from the mailing date of this letter.

Art Unit: 2876

Conclusion

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Pickering, US Patent No. 5,684,965. Helmering, US Patent No. 5,963,922. Schlect et al, US Patent No. 6,035,285. Nethery, US Patent No. 6,070,798.

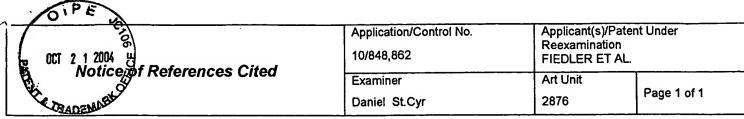
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel St.Cyr whose telephone number is 571-272-2407. The examiner can normally be reached on Mon-Fri.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G Lee can be reached on 571-272-2398. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Daniel St.Cyr Primary Examiner Art Unit 2876

DS September 3, 2004



U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	Α	US-5,684,965	11-1997	Pickering, Richard E.	705/34
	В	US-5,963,922	10-1999	Helmering, Paul F.	705/35
	С	US-6,035,285	03-2000	Schlect et al.	705/30
	D	US-6,070,798	06-2000	Nethery, Kee	235/462.01
	Ε	US-			
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FOREIGN PATENT DOCUMENTS

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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)	
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)

Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.